YIELD Function

Settlement Date			12/31/21
Maturity Date	Term to Maturity	10 Years	12/31/31
First Call Date	Call Provision	NC/5	12/31/26
Call Price	% Premium	4.0%	104
Par Value of Bond			$1,000
Market Value of Bond			$1,000
Redemption Value (% of Par)			100
Frequency of Payment			2x
Annual Coupon Rate (%)			6.5%
Yield to Maturity (YTM)			**=+YIELD(F4,F5,F15,F12,F12,F14)**
Yield to Call (YTC)			**7.2%**